

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

ROBERT L ANDERSON JR  
MARLENE ANDERSON  
Debtor(s)

Case No. 19-15572-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/09/2019.
- 2) The plan was confirmed on 03/24/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/10/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$105,220.00.
- 10) Amount of unsecured claims discharged without full payment: \$193,505.49.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$19,500.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$19,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,374.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,654.54  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,028.54**

Attorney fees paid and disclosed by debtor: \$690.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABINGTON EMERGENCY PHYSICIAN	Unsecured	154.60	NA	NA	0.00	0.00
ALLY CAPITAL PAYMENT PROCESSIN	Secured	NA	16,015.33	9,300.00	9,300.00	0.00
ALLY CAPITAL PAYMENT PROCESSIN	Unsecured	NA	NA	7,180.00	60.16	0.00
AMERISOL	Unsecured	442.00	NA	NA	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	62.05	62.05	0.52	0.00
BANK OF AMERICA	Unsecured	NA	16,372.91	16,372.91	137.18	0.00
BANK OF AMERICA	Unsecured	NA	13,847.70	13,847.70	116.01	0.00
CAPITAL ONE BANK	Unsecured	NA	2,314.73	2,314.73	19.39	0.00
CITIBANK, N.A.	Unsecured	NA	119.54	119.54	1.00	0.00
CITY OF PHILA	Secured	NA	324.33	324.33	324.33	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	4,950.29	4,950.29	41.48	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	4,831.76	4,831.76	40.48	0.00
DISCOVER BANK	Unsecured	NA	7,516.87	7,516.87	62.98	0.00
DISCOVER BANK	Unsecured	NA	2,320.91	2,320.91	19.44	0.00
GASTROINTESTINAL ASSOCIATES	Unsecured	10.52	NA	NA	0.00	0.00
JPMCB CARD	Unsecured	1,435.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	881.66	881.66	7.39	0.00
NAVIENT SOLUTIONS, LLC	Unsecured	NA	18,686.14	18,686.14	156.55	0.00
PA STATE EMPLOYEES CU	Unsecured	NA	4,346.86	4,346.86	36.42	0.00
PB CHOP	Unsecured	12.98	NA	NA	0.00	0.00
PECO	Unsecured	398.96	NA	NA	0.00	0.00
PENN MEDICINE	Unsecured	836.82	NA	NA	0.00	0.00
PGW	Unsecured	NA	290.90	290.90	2.44	0.00
RADIOLOGY GROUP ABINGTON	Unsecured	711.51	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	NA	10,577.99	10,577.99	88.62	0.00
SALLIE MAE BANK INC	Unsecured	10,306.00	NA	NA	0.00	0.00
SELENE FINANCE LP	Secured	NA	73,295.20	2,333.11	2,333.11	0.00
SLM BANK C/O	Unsecured	NA	28,143.27	28,143.27	235.79	0.00
SLM BANK C/O	Unsecured	NA	5,202.80	5,202.80	43.59	0.00
SLM BANK C/O	Unsecured	NA	24,810.06	24,810.06	207.86	0.00
SLM BANK C/O	Unsecured	NA	24,344.36	24,344.36	203.96	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	3,910.32	3,910.32	32.76	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,333.11	\$2,333.11	\$0.00
Debt Secured by Vehicle	\$9,300.00	\$9,300.00	\$0.00
All Other Secured	\$324.33	\$324.33	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,957.44</b>	<b>\$11,957.44</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$180,711.12</b>	<b>\$1,514.02</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,028.54</u>	
Disbursements to Creditors	<u>\$13,471.46</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$19,500.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/16/2025

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.